

CSE Credit Union Telephone Teller



Unlimited access to your accounts 24 hours a day/ 7 days a week.



CSE TELEPHONE TELLER USER'S GUIDE

Accessing Telephone Teller is quick, easy and free. Whether at home, at the office or on the go, we're ready when you're ready. Here's how:

DIAL: (860) 249-0197 or 1-800-458-1319 (outside of Hartford)
ENTER MEMBER NUMBER, followed by #
ENTER ACCESS CODE, followed by #
ENTER AN OPTION:

- 1 for Account and Loan Inquiries
- 2 for Payments, Transfers, Withdrawals
- 3 for Other Activities

To return to the **MAIN MENU**, PRESS * (the star symbol) at any time.

<p>① Account and Loan Inquiries</p> <ul style="list-style-type: none">① Balances<ul style="list-style-type: none">1 Regular shares2 Share draft3 Other② History<ul style="list-style-type: none">1 List of deposits2 List of withdrawals3 Dividends earned year-to-date4 List of all activity③ Cleared Share Drafts<ul style="list-style-type: none">1 List of share drafts on your account2 Specific share drafts on your share draft account④ Loans<ul style="list-style-type: none">1 Balance & payment on loan2 Loan interest paid year-to-date	<p>② Payments, Transfers, Withdrawals</p> <ul style="list-style-type: none">① Loan Payments<ul style="list-style-type: none">1 From regular shares2 From share draft3 From other account② Transfers<ul style="list-style-type: none">1 Regular shares to share draft2 Share draft to regular shares3 Select account to transfer③ Not In Service④ Check Withdrawals<ul style="list-style-type: none">1 Mail a check from regular shares2 Mail a check from specified account3 Pick up check from regular shares4 Pick up check from specified account	<p>③ Other Activities</p> <ul style="list-style-type: none">① Go to a Different Member Account② Savings Rates③ Loan Rates④ Change Your Access Code⑤ Stop Payment(s)⑥ Lost or Stolen ATM/Visa
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Helpful Hints:

- Account numbers are one or two digits. Loan numbers are 3 digits.
- After you login, experienced users can enter their next selection at any time before the speaker stops.
- No decimal is needed when entering dollar amounts. (Example: \$50.00 would be 5000#)
- Maximum Transfer: \$15,000. Maximum Check Withdrawal: \$10,000.
- To end the call, just hang up.

CSE Telephone Teller Application

Please send my confidential Telephone Teller Access Code to me so I may access my accounts by phone.

Member # _____

Primary Member's Name _____

Joint Owner's Name (if applicable) _____

Street Address _____

City _____

State _____

Zip _____

Home Phone _____

Work Phone _____

I/we have read the CSE Telephone Teller Agreement and Disclosure, of which I/we have received a copy, and agree to the terms and conditions contained in it.

Primary Member's Signature _____

Date _____

Joint Owner Signature _____

Date _____



TELEPHONE TELLER

Manage Your Credit Union Accounts by Phone!

We are never farther than a phone call away with CSE Credit Union's Telephone Teller service. Our Telephone Teller gives you access to your accounts 24 hours a day, 7 days a week. Get access to your accounts from home, work or mobile.

This free service provides you with instant access to share and share draft balances, lets you transfer funds from one account to another, verifies cleared share drafts, makes loan payments and even sends withdrawal checks to your home!

CSE's Telephone Teller is easy to use. Simply login using your account number and individual access code, listen to the automated prompt and follow the menu selections.

Avoid the lines and hassles of making a trip to the credit union. Manage your accounts when the credit union is closed. Apply today for the CSE Credit Union Telephone Teller service.

Telephone Teller Service
860-249-0197
or
1-800-458-1319
(outside of Hartford)

CSE TELEPHONE TELLER SERVICE AGREEMENT AND DISCLOSURE

By completing and signing the attached application, I apply for a Connecticut State Employees Credit Union, Inc. Access Code for use with the Teller Service via telephone.

I understand that I cannot use the service without an Access Code, which I will receive by separate mail. Furthermore, this Access Code may be used for transfers between my accounts, inquiring about my accounts, and for other transactions as may come available.

I am responsible for the safekeeping of my Access Code provided by the Credit Union and for all transactions by use of the Telephone Teller. I further understand that my Access Code is not transferable and I will not disclose it or permit any unauthorized use of it. If my Access Code is disclosed to anyone other than a joint owner of my account, I will notify the Credit Union immediately and send written confirmation. I understand that I am responsible for any transactions completed by anyone to whom I have disclosed my Access Code. I can change my Access Code at any time.

I waive all present or future claims against the Credit Union and release the Credit Union from all responsibility for loss or damage not caused by the Credit Union's negligence which I might incur through unauthorized use of my Access Code. If I default in any amounts I owe under this Agreement, I agree to pay all attorney fees and collection costs incurred by the Credit Union.

I understand that the Credit Union reserves the right to discontinue access to the Telephone Teller without notice and will not be liable for failure to honor any Telephone Teller transactions. Transactions made through the Telephone Teller are binding on the Credit Union only after verification by the Credit Union.

Amendments to this Agreement may be provided by me, in accordance with applicable laws, without restatement of the terms. The use of the Telephone Teller is subject to such other terms, conditions and requirements as may be established.

There is no charge for access to the Telephone Teller at this time. The Credit Union reserves the right, however, to impose service charges at a future date if proper notice is given.

The total dollar amount of transactions by the Telephone Teller is subject to limits set by the Credit Union, and sufficient verified funds must be available to satisfy transaction instructions. Transactions completed after the normal business hours each day may be posted to the appropriate accounts on the next business day after the date of such transactions.

IMPORTANT INFORMATION

Federal Government REGULATION D restricts telephone initiated and pre-authorized withdrawals and transfers from savings-type share accounts to no more than six within a calendar month. If you attempt to exceed six, the transaction may reject and you should then call our regular number for assistance. YOUR SHARE DRAFT (CHECKING) ACCOUNT IS NOT AFFECTED BY THIS REGULATION.

Federal Government REGULATION E (Electronic Funds Transfer) requires that this special disclosure be provided to members. The Telephone Teller line is governed by the Electronic Fund Transfer Act of 1978. The following information is provided in accordance with this act.

1. **STATEMENTS:** You will receive a statement of your account at least once every quarter. Share Draft (checking) statements are mailed monthly.

2. **NOTIFICATION OF UNAUTHORIZED TRANSFERS:** If you believe that someone has transferred or may transfer money from your account without your permission, call (860) 522-5388 or write to the following address:

Connecticut State Employees Credit Union, Inc.
84 Wadsworth ST
Hartford, CT 06106

3. **BUSINESS DAYS:** The Credit Union's business days are Monday through Friday, excluding holidays.

4. **CONSUMER LIABILITY:** Tell us AT ONCE if you believe your code has been lost or stolen. Telephoning is the fastest way of notifying us. If you tell us within two (2) business days, you can lose no more than \$50 if someone used your code without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your code, your loss could be greater.

5. **CREDIT UNION LIABILITY:** The Credit Union shall be liable for losses and damages caused by:

A. Failure to make an electronic payment in time or for the correct amount in accordance with your authorization except in the following cases:

1. The member's account has insufficient funds through no fault of ours to complete the transfer.
2. The funds are subject to legal process or other encumbrances restricting such transfer.
3. Such transfer would exceed an established credit union limit.
4. If circumstances beyond our control (such as flood, fire, computer breakdown, or changes in our operation as required by law) prevent the transfer, despite reasonable precautions we have taken.

B. Failure to make a transfer due to insufficient funds when the Credit Union failed to credit a deposit to a member's account which would have provided sufficient funds to make the transfer.

6. **INFORMATION TO THIRD PARTIES:** The Credit Union will furnish information to third parties about your account(s) or any electronically initiated transaction only in the following circumstances:

- A. To verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- B. Where it is necessary for completing transfers.
- C. In order to comply with a government agency or court.
- D. You give us written permission.

7. **TERMS:** The Credit Union reserves the right to change the terms and conditions upon which this service is offered. Reasonable notice of any change will be given before the change is initiated.

CONNECTICUT
STATE EMPLOYEES

CREDIT UNION

84 Wadsworth St.
Hartford, Connecticut 06106-1794